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# TOO GOOD TO BE TRUE....

## A Column on Consumer Issues

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### **Privacy “Opt-Out”**

Your private life may not be so private. From unlisted numbers to your driver's license, today's computer-linked world can tell most anyone about you and your lifestyle.

Information about you kept in the files of financial institutions is now, and always has been, some of the most sensitive, personal information.

Under the federal Gramm-Leach-Bliley Act, you do have rights to protect your financial privacy, but the burden is on you to assert those rights. The Act requires your financial institution to give you notice of three things:

1. Privacy Policy – Your financial institution must tell you the kinds of information it collects about you and how it uses that information.
2. Right to Opt-Out – Your financial institution must explain your ability to prevent the sale of your customer data to third parties.
3. Safeguards – Financial institutions are required to develop policies to prevent fraudulent access to confidential financial information and they must disclose these policies to you.

There is a huge market for confidential information. Marketers use the information from driver's licenses and other public sources to cross-reference and compile detailed buying profiles.

Credit bureaus collect detailed financial information about consumers but they can release your credit information only to people with a legitimate business need, as recognized by the Fair Credit Reporting Act (FCRA). For example, a company is allowed to get your report if you apply for credit, insurance, employment, or to rent an apartment.

Lenders and insurers may also use information in your credit file as a basis for sending you unsolicited offers. However, you have a right to opt out of these “pre-screened” offers. The toll-free number is the “opt-out” line for the four major credit bureaus for “pre-screened” offers only. It is 1-888-567-8688.

You have the right to fight back to protect your privacy. Here are some ways to restrict the availability of information about you and your lifestyle:

- If your driver's license number is still your social security number, get it changed.

- When companies ask you personal questions about what you buy or how you live, ask them why they want to know. Don't give them any information you don't want handed over to marketing companies.
- Don't be afraid to ask questions about privacy when you are signing up for anything from a bank account to a charge card.
- Provide only the necessary information on incentive, rebate and warranty registration forms.
- Write to companies and organizations that send you mail you don't want and ask to be taken off their mailing list.
- Don't write your phone number on charge slips or charge account numbers on personal checks. Under North Dakota law, merchants are prohibited from recording your charge account numbers on personal checks.
- Do not have your social security number printed on your check blanks.

Remember, it is up to you to keep your private information private.

*The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at [www.ag.state.nd.us](http://www.ag.state.nd.us).*

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